

Information to identify the case:			
Debtor 1	Andy Fang		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	19-21620-GLT		
	Social Security number or ITIN	xxx-xx-6630	
	EIN	--_--_--_--_--	
	Social Security number or ITIN	--_--_--_--_--	
	EIN	--_--_--_--_--	
	Date case filed for chapter	13 4/22/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Andy Fang	
2. All other names used in the last 8 years		
3. Address	445 Broadway Street Carnegie, PA 15106	
4. Debtor's attorney Name and address	Matthew M. Herron The Debt Doctors, LLC 607 College Street Suite 101 Pittsburgh, PA 15232	Contact phone 412-395-6001 Email: mmh@thedebtctors.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 5/21/19

For more information, see page 2

Debtor **Andy Fang**

Case number **19-21620-GLT**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 17, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219												
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline: 8/16/19</td> </tr> <tr> <td colspan="2">You must file:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline: 7/1/19</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline: 10/21/19</td> </tr> </table> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>Filing deadline: 30 days after the conclusion of the meeting of creditors</td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 8/16/19	You must file:		<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/1/19	Deadline for governmental units to file a proof of claim:	Filing deadline: 10/21/19	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors													
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 6/17/19 at 11:00 AM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219													
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.													
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.													
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.													
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.													

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Andy Fang
 Debtor

Case No. 19-21620-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha
 Form ID: 309I

Page 1 of 2
 Total Noticed: 35

Date Rcvd: May 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2019.

db +Andy Fang, 445 Broadway Street, Carnegie, PA 15106-2640
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15054768 American Airlines Credit Union, P O Box 619001, Dallas, TX 75261-9001
 15037435 +American Airlines Credit Union, 4151 Amon Carter Blvd., Fort Worth, TX 76155-2601
 15054770 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 15054772 +CBE Group, Inc., P.O. Box 2217, Waterloo, IA 50704-2217
 15053573 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 15054773 +Chase Card, P.O. Box 15369, Wilmington, DE 19850-5369
 15054774 +Citicards CBNA, PO Box 6190, Sioux Falls, SD 57117-6190
 15054777 National Tire & BT/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 15054779 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
 15054781 +Rocket Loans, 1001 Woodward, Suite 1750, Detroit, MI 48226-1904
 15054788 +TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mmh@thedebedtctors.com May 22 2019 02:40:47 Matthew M. Herron,
 The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 22 2019 02:41:02 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov May 22 2019 02:41:06
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721

cr +E-mail/Text: kburkley@bernsteinlaw.com May 22 2019 02:41:17 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945

cr +EDI: PRA.COM May 22 2019 06:33:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

15054769 EDI: AMEREXPR.COM May 22 2019 06:33:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537

15052910 EDI: CAPITALONE.COM May 22 2019 06:33:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

15054771 EDI: CAPITALONE.COM May 22 2019 06:33:00 Capital One Bank USA NA, POB 30281,
 Salt Lake City, UT 84130-0281

15054775 +EDI: CITICORP.COM May 22 2019 06:33:00 Citicards/Citibank, PO Box 6241,
 Sioux Falls, SD 57117-6241

15054776 EDI: IRS.COM May 22 2019 06:33:00 Internal Revenue Service, 1000 Liberty Avenue,
 Pittsburgh, PA 15222

15054778 +E-mail/Text: bnc@nordstrom.com May 22 2019 02:40:54 Nordstrom/TD Bank USA,
 13531 E Caley Ave., Englewood, CO 80111-6504

15054780 +E-mail/Text: bankruptcyteam@quickenloans.com May 22 2019 02:41:12 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906

15053596 +E-mail/Text: bankruptcyteam@quickenloans.com May 22 2019 02:41:12 Quicken Loans Inc.,
 635 Woodward Ave., Detroit, MI 48226-3408

15054782 +EDI: RMSC.COM May 22 2019 06:33:00 SYNCB/Amazon PLCC, PO Box 965015,
 Orlando, FL 32896-5015

15054783 +EDI: RMSC.COM May 22 2019 06:33:00 SYNCB/BP, PO Box 965024, Orlando, FL 32896-5024

15054784 +EDI: RMSC.COM May 22 2019 06:33:00 SYNCB/Care Credit, C/O PO Box 965036,
 Orlando, FL 32896-0001

15054785 +EDI: RMSC.COM May 22 2019 06:33:00 SYNCB/Google, PO Box 965022, Orlando, FL 32896-5022

15054786 +EDI: RMSC.COM May 22 2019 06:33:00 SYNCB/Pay Pal, P.O. Box 965005,
 Orlando, FL 32896-5005

15054787 +EDI: RMSC.COM May 22 2019 06:33:00 SynCB/Walmart DC, PO Box 965024,
 Orlando, FL 32896-5024

15038422 +EDI: RMSC.COM May 22 2019 06:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 15054767* +American Airlines Credit Union, 4151 Amon Carter Blvd., Fort Worth, TX 76155-2601
 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: nsha
Form ID: 309I

Page 2 of 2
Total Noticed: 35

Date Rcvd: May 21, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Matthew M. Herron on behalf of Debtor Andy Fang mmh@thedebedtctors.com,
hgs@thedebedtctors.com;alb@thedebedtctors.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5